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ABSTRACT

This booklet provides guidance to student-athletes on making the transition to a career in professional athletics. It contains a list of do's and don'ts for students in regard to their collegiate eligibility, along with suggestions on obtaining disability insurance coverage for protection from loss of future earnings. The booklet provides suggestions on how to select an agent and explains how agents are paid. It also provides tips on preparing for the draft in particular sports. The booklet contains advice on financial planning and money management, including investments and income opportunities for professional athletes. It outlines opportunities and salaries in baseball, basketball, football, golf, ice hockey, soccer, and tennis. Three appendixes provide a directory of professional sports organizations, an outline of professional league drug testing policies, and salary information. (MDM)

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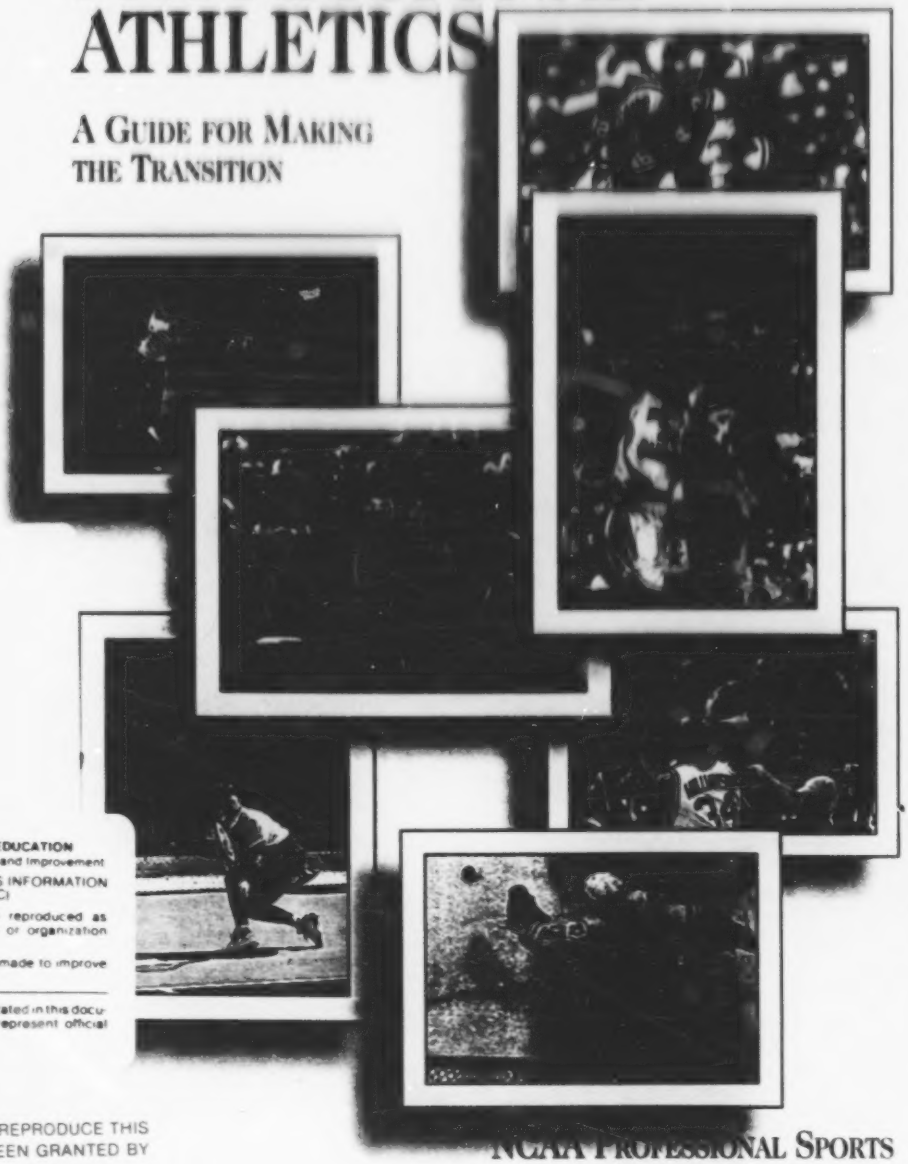
A CAREER IN PROFESSIONAL ATHLETICS

A GUIDE FOR MAKING THE TRANSITION



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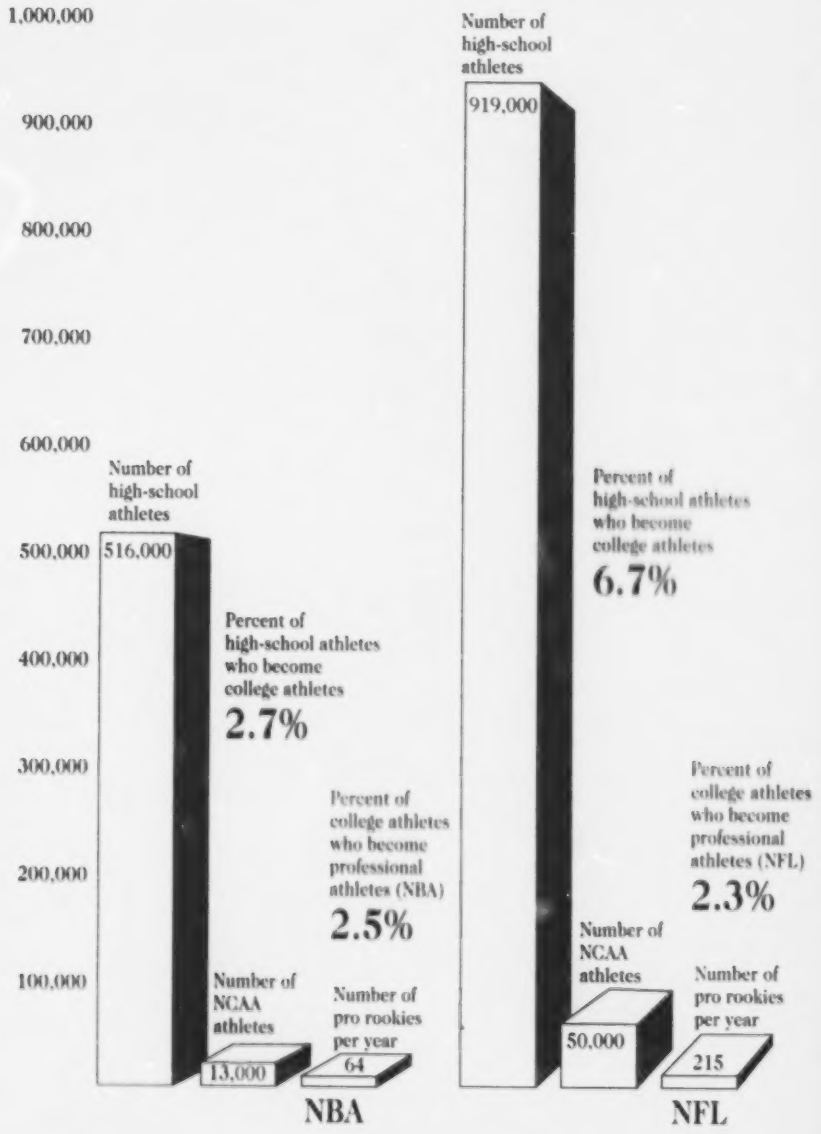
WHAT ARE YOUR CHANCES OF BECOMING A PROFESSIONAL ATHLETE?



FOREWORD

The NCAA is pleased to provide you with a copy of "A Career in Professional Athletics: A Guide for Making the Transition." We congratulate you on your tremendous athletics accomplishments and wish you well as you consider a career in professional sports.

Our most critical message to you is get your college degree! After reviewing the statistics on the inside cover of this brochure, I am sure you realize that few student-athletes actually become professional athletes. Although you may believe you will be one of the select ones, the few professional opportunities that do exist are often very short-lived. A college degree lasts you a lifetime.

Our goal is to provide you with a practical and useful source of information that will assist you in considering the transition into a professional sports career and help you understand the issues related to the selection of an agent, responsible financial planning, acquiring disability insurance and understanding NCAA regulations. Risking your college eligibility and your scholarship is a heavy price to pay for not following NCAA eligibility rules. With the increasing exploitation of high-profile athletes at the high-school and college level by unscrupulous individuals, it has become evident that you need accurate information to assist you in making intelligent and thoughtful decisions regarding a potential career in professional sports.

Above all, the NCAA wants your experience to be a memorable and exciting one. Selecting an agent and deciding whether to enter the professional sports arena are difficult decisions. If you have any questions, ask! Ask your coach, ask your parents, ask your school's professional sports counseling panel and ask us. Best wishes in your pursuit of a college education and career!

Cedric Dempsey
NCAA Executive Director

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[The NCAA Professional Sports Liaison Committee gratefully acknowledges the contributions to this project from the various professional league offices, players' associations and Robert Ruxin.]

GLOSSARY of TERMS

AGENT: A person authorized to act for another; one entrusted with handling another's financial affairs.

ASSET: Anything owned that has value.

BONDED: A form of insurance that provides financial protection for clients if an agent mishandles the client's funds. Some states require agents to be bonded.

BONUS: Money paid to an athlete for signing a contract or achieving specified performance standards.

BUDGET: A plan or schedule that designates expenses against a specific income during a defined period of time.

CAPITAL: Money or property capable of being used for investment or operating a business.

COLLECTIVE BARGAINING AGREEMENT: An arrangement negotiated between the players' union and the owners in a particular league that sets forth the rights and obligations of the players, the teams and the league.

CONTRACT: Any agreement creating an obligation between two or more persons to do or not do something.

DEFERRED COMPENSATION: Money owed to an athlete for services performed, but payable to the athlete during a later time period.

DISABILITY BENEFITS: Payments made by an insurance company for a covered disabling injury.

DISABILITY INSURANCE: An agreement by an insurance company (upon payment of premiums) to provide benefits to a person should he/she sustain a disabling injury or illness.

DRAFT: An organized selection process used by professional teams for choosing athletes for their rosters.

DRUG-TESTING POLICIES: Specific policies and procedures (corrective and punitive) issued by professional leagues for addressing occurrences of drug abuse.

ELIGIBILITY: A person's status that permits him or her, according to a set of rules, to participate in a particular activity.

FREE AGENT: An amateur athlete who was not selected in a professional draft, or a veteran athlete whose contract has expired or who has been released from his or her contract.

GUARANTEED CONTRACT: A contract that pays an athlete whether or not he or she makes the team or performs at a certain level.

INSURANCE BROKER/AGENT: One authorized to negotiate and sell insurance on behalf of a particular insurance company.

INSURANCE PREMIUM: An amount paid in one sum or periodically for an insurance policy.

LIABILITY: Anything that is legally owed to another (debt).

LIQUID ASSET: An asset in the form of cash or readily convertible to cash (e.g., savings account).

LONG-TERM CONTRACT: A contract that pays an athlete for a period longer than one year.

NO-CUT CONTRACT: A contract that assures an athlete a spot on a team's roster.

PLAYERS' ASSOCIATION: A union of players in a particular professional sport that represents its collective views to ownership and management.

POWER OF ATTORNEY: A written document legally authorizing a person to act for another.

PRINCIPAL: An amount of debt or investment without accrued interest.

PROFESSIONAL SPORTS COUNSELING PANEL: A group appointed by an institution's chief executive officer (or designee) to advise and assist student-athletes in preparing for professional athletics careers.

SALARY CAP: A maximum dollar amount of aggregate compensation that individual teams may pay their players during a specific time period.

STANDARD PLAYERS' CONTRACT (UNIFORM CONTRACT): A league employment contract reflecting the collective bargaining agreement provisions. Bonuses and salary are the major items not established as part of the uniform contract.

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CHAPTER ONE

Do's and Don'ts During Your Collegiate Eligibility

DO'S Student-athletes with remaining eligibility may engage in the following activities without jeopardizing their eligibility in that sport:

- You may seek counseling about a future professional athletics career through your institution's professional sports counseling panel. Panels can help you with any or all of the following issues: negotiating a contract, setting up an agent interview program, assisting you with getting disability insurance and helping you understand NCAA rules. (Contact your institution's athletics director to learn whether your school sponsors a professional sports counseling panel.)
- You may request information from a professional team or organization concerning your professional market value.
- You are permitted to use an institution's professional sports counseling panel or your head coach to contact agents, professional sports teams or professional sports organizations on your behalf. (Please note: panel members or the head coach are not permitted to receive any compensation for such services.)
- You, your parents or legal guardians, or your institution's professional sports counseling panel may negotiate with a professional team.
- You may secure advice from an attorney or other third party concerning a proposed professional contract, provided the attorney or other third party does not represent you in negotiations for that contract. An attorney may not be present during any discussions of a contract offer with a professional team nor may the attorney have direct contact (e.g., in person, by telephone, by mail) with the professional sports organization on your behalf. The presence of an attorney during these discussions is considered representation by an agent. (You also are required to pay such an individual at his or her normal rate.)
- You may compete professionally in one sport and be an amateur in another (e.g., you may sign a professional baseball contract and still play college basketball). Signing a professional contract normally terminates eligibility for an athletics scholarship in any sport (unless you no longer are involved in professional athletics, are not receiving any remuneration from a professional sports organization and you do not have an active contractual relationship with any professional team).
- You may retain an agent whose duties are specifically limited in writing to representing you only in the sport(s) in which you compete as a professional. You may still retain your eligibility in the other sport.
- In the sport of basketball, you may enter a professional league's draft without jeopardizing eligibility in that sport, provided you declare in writing to your institution's director of athletics your intention to resume intercollegiate basketball participation within 30 days after the draft.
- You may borrow against your future earnings potential from an established and accredited commercial lending institution, exclusively for the purpose of purchasing

insurance against a disabling injury or illness, provided a third party is not involved in arranging for the loan.

- You may try out with a professional organization in a sport during the summer or during the academic year while not a full-time student-athlete, provided you do not receive any form of expenses or other compensation from the professional organization.
- You are permitted to receive one on-campus medical examination during the academic year by a professional league's scouting bureau.

DON'TS Student-athletes with remaining playing eligibility in a sport may jeopardize their eligibility in that sport if they engage in any of the following activities:

- You may not agree (orally or in writing) to be represented by an agent for the purpose of marketing your athletics ability or reputation in that sport. An agent contract that is not specifically limited in writing to a particular sport shall be applicable to all sports.
- Once an agreement (oral or written) is made with an agent or to compete in professional athletics, you are ineligible for participation in that intercollegiate sport, regardless of the legal enforceability of the contract.
- You may not agree (orally or in writing) to be represented by an agent in the future (after your eligibility is exhausted).
- You may not agree (orally or in writing) to be represented by an agent until after your eligibility has ended, including your team's postseason competition.
- You may not accept benefits from an agent. These benefits include (but are not limited to) transportation, money and gifts, regardless of the value of the benefit.
- You may not receive preferential benefits or treatment because of your reputation, skill or payback potential as a professional athlete.
- You may not retain professional services (legal advice) for personal reasons at less than the normal charge.
- You may not ask to be placed on the draft list or supplemental draft list of a professional league in a sport, except in the sport of basketball (see reference under Do's listing).
- A coach or other member of the athletics staff at your institution may not, directly or indirectly, market your athletics ability or reputation to a professional sports team or organization. Exception: the head coach in your sport or the institution's professional sports counseling panel may assist you as indicated under the Do's listing.
- You may not be awarded institutional financial aid when you are under contract to or currently receiving compensation from a professional sports organization.
- You may not try out with a professional athletics team in a sport or permit a professional athletics team to conduct medical examinations during any part of the academic year (including any intervening vacation periods) while enrolled in a collegiate institution as a regular full-time student.
- If you participate on a major junior ice hockey team, you are considered to have played on a professional team and thus are ineligible for intercollegiate competition in ice hockey.

CHAPTER TWO

Disability Insurance
Protection From Loss of Future Earnings

WHAT IS IT?

Disability insurance is an insurance policy that provides financial protection against the loss of future earnings as a professional athlete due to a disabling injury.

WHAT TYPES OF COVERAGES ARE AVAILABLE?

Permanent Total Disability: This coverage pays benefits when an athlete suffers total disability during the policy term and he or she will not be able to participate ever again (unless the policy specifies a shorter time period) in his or her sport.

Temporary Total Disability: This coverage pays benefits when an athlete suffers total disability during the policy term and he or she is not able to participate in his or her sport at the time of a designated medical evaluation. Since the benefits are more easily triggered under this type of coverage, it is more expensive to purchase than the permanent total disability coverage.

WHO CAN QUALIFY?

Those athletes who realistically anticipate receiving a substantial amount of money as professional athletes due to their present market value as future professionals.

WHERE CAN YOU GET IT?

There are only a few companies (e.g., Chubb Group, Lloyd's of London) that provide this type of insurance for athletes. However, there are numerous insurance brokers/agents who can sell the disability coverage. You should contact your institution's professional sports counseling panel, athletics director or the NCAA for more information on where you can purchase it.

HOW MUCH DOES IT COST?

The amount you pay depends on the type of policy you purchase, your sport and how much coverage you are offered. The cost per thousand dollars of coverage may range from $3.50 to $14.00 (e.g., a $1 million policy could vary from $3,500 to $14,000).

WHERE CAN YOU GET THE MONEY TO PAY FOR THE INSURANCE WHILE IN COLLEGE?

Family members upon whom you are naturally or legally dependent may provide the money for the insurance premium. Also, you are permitted to borrow the money from a regular bank or savings and loan, provided a coach, booster or athletics staff member does not make the loan arrangements. Check with your athletics director or your professional sports counseling panel for advice if you want to obtain a loan. The NCAA has arranged a disability insurance program so that qualified student-athletes may borrow the insurance premium money at a low interest rate. This loan does not have to be repaid until you sign a professional contract or until you receive disability benefits if you are injured.

How do you obtain the coverage while in college?

Discuss your interest in obtaining disability insurance with your family, coach and athletics director. If your university has a professional sports counseling panel (your athletics director will know if there is one), the panel members are valuable resources for providing information on where and how to get disability insurance. Typically, insurance companies will require you to complete an application form requesting coverage, a medical history and a physician's report. Remember, if a sports agent or representative wants to help you get disability insurance and you still have playing eligibility at your university, you may jeopardize your collegiate career by making any arrangements with that sports agent or representative.

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CHAPTER THREE

Selecting an Agent

An agent is a person authorized by another to act for him or her, one entrusted with another's business. A sports agent acts on behalf of an athlete in negotiating the athlete's playing contract with a professional team or organization. Agents often perform additional services, ranging from helping the athlete supplement his or her income through speaking engagements and product endorsements to counseling the athlete about preparing for a career after his or her playing days are over.

Under NCAA rules, you are ineligible in a sport if you ever have agreed (orally or in writing) to be represented by an agent for the purpose of marketing your athletics ability or reputation in that sport.

TIP: Your institution's professional sports counseling panel is a valuable resource for providing you guidance in screening and selecting agents, and for negotiating contract terms with a professional sports organization.

If you decide you need an agent, there are several criteria you should consider in making the selection:

- Identify your needs. Determine what services you will need from an agent and the reasonable cost for each service. Do you require one agent or a management firm? Do you need financial and investment services? Do you want an individual agent or several advisors representing you in your player contract negotiations?

- An agent's educational background, training and work experience are very important. Verify the credentials of any agent you are interested in having represent you.

- Ask around about the agent's reputation. Check with players' associations, other players, other agents, clients and former clients. (Determine why they are now "former" clients of the agent.)

- If the agent is to handle finances, find out if he or she is bonded.

- Look for an agent who can and will devote enough time to your interests. Find an agent who will take the time to explain answers to any questions you ask.

- You must feel comfortable with and trust the person representing you. Involving your family in the decision-making process may be beneficial.

- Agents must be informed. They must be familiar with the constitution and bylaws of the particular professional league they are dealing with, as well as the standard players' contract. It is essential that they are experts on players' salary information.

In determining your method of compensating an agent or management firm for its services, consider the following options:

Fee Structure

The typical fee structure arrangement between an agent and an athlete is a percentage of the contract amount. In its simplest form, an agent who charges a four percent commission on a one-year contract worth $1 million receives a fee of $40,000. A well-informed athlete may retain a representative on a commission basis with a proviso: the percentage will apply only to the amount the representative attains over and above the amount the athlete is able to obtain acting on his own behalf.

Hourly Fee

Most professionals are accustomed to the practice of charging an hourly rate for services. The rates they charge should be at a level necessary to cover professional services, support services and overhead. In reality, an hourly rate will probably save the athlete considerable money, particularly if the player is a high draft choice or an established star.

Hourly Fee With a Cap

Another method is a modified hourly fee arrangement, providing that the fee will not exceed an established amount, or a percentage of the total contract. For example, a player who agrees to such a contract might pay $125-200 per hour for services rendered by the representative, or two percent of the total contract, whichever is the lesser amount.

You should have a clear understanding of the actual terms and arrangements you are agreeing to with the agent. The agreement needs to be clearly expressed in writing — in written contract form or by retainer letter. Some of the provisions to be included in an agent's agreement to provide services include:

- The duration of the agreement and the renewal provisions, if any;
- How disputes are to be resolved should they arise;
- Whether the agent has an exclusive right to handle all contracts (e.g., public appearances or endorsements) or just the playing contract;
- How the agent is to be paid — on a contingent fee or hourly basis;
- Whether the agent is to receive a percentage of bonuses, playoff money or awards;
- Who is responsible for the agent's expenses, and
- What procedures must be followed if the athlete wishes to terminate the relationship with the agent.

IT IS NOT RECOMMENDED THAT YOU SIGN A POWER OF ATTORNEY OVER TO THE AGENT INASMUCH AS HE OR SHE CAN THEN SPEND YOUR MONEY WITHOUT YOUR KNOWLEDGE.

[Please see Chapter 5 and the section "Who Should Help With Your Finances?" for additional details on preparing an agreement with an agent or financial advisor.]

CHAPTER FOUR

Preparing for the Draft

There are two ways for an athlete to have the opportunity to make the roster of a professional sports team: a) by being selected in the draft and b) by signing as a free agent (if not drafted). General information on professional leagues' drafts is included in Appendix A.

The first step is to determine if and how high you will be drafted. This information may be obtained by contacting the player personnel staff of the various professional teams in your sport as well as professional scouting services. Football student-athletes may contact the NFL's Undergraduate Advisory Committee for their projected ranking in the draft.

TIP: An institution's professional sports counseling panel may request information for a student-athlete from a professional sports team or organization regarding the student-athlete's market value and potential as a professional athlete.

If you are not likely to be drafted, it may be necessary to market your skills in order to receive an invitation to try out with a club. Research the teams that are most likely to need players with your type of skills. Your goal is to be invited to a club's minicamp or training camp to show how good a player you are. Once you are invited to camp (if you were not drafted), you (or your representative) will negotiate your free agent contract.

CONTRACTS

The following factors should be considered when negotiating provisions of the player contract:

- length of playing contract
- base salary
- timing of payments
- signing, reporting, performance or other bonuses
- incentives (come in many forms)
- salary guarantees
- trade provisions
- additional injury provisions
- options (provisions that extend a club's rights to a player)
- fringe and special benefits
- personal conduct provisions

TIP: A professional sports counseling panel may review a proposed professional sports contract or use outside resources (e.g., an attorney) to assist in the review of a proposed contract.

Whether you are likely to be drafted or signed as a free agent, it may be advisable to purchase disability insurance to protect against a disabling or career-ending injury.

The following information highlights some of the steps to consider in working toward a roster spot on a professional team.

ALL-STAR GAMES

These games provide a select group of athletes the opportunity to showcase their abilities in front of scouts and coaches of various professional teams.

Football Senior All-Star Games
Eligibility: Anyone who has completed his seasons of eligibility in the sport of football.

EAST-WEST SHRINE FOOTBALL CLASSIC - Palo Alto, California, Stanford Stadium
Date: January 14, 1995
January 13, 1996
BLUE-GRAY ALL-STAR CLASSIC - Montgomery, Alabama, Cramton Bowl
Date: Christmas Day of each year.
HULA BOWL - Honolulu, Hawaii, Aloha Stadium
Date: January 22, 1995
SENIOR BOWL - Mobile, Alabama, Ladd Memorial Stadium
Date: January 21, 1995

See Appendix A for contact information.

Basketball All-Star Games
Eligibility: Anyone who has declared himself or herself eligible for the NBA draft.

Portsmouth, Virginia - early April
Phoenix, Arizona - late April
Chicago, Illinois - early June

Contact the NBA for more information.

COMBINES (Football)

Collegiate players are evaluated during the year by professional scouts from NFL teams and the National and Blesto Scouting Services. Senior athletes are selected to participate in the combines in February each year. The athletes are tested in a series of drills including timed runs, strength and conditioning and position drills, as well as given thorough physical and mental examinations.

MINICAMP (Football)

There is no limitation on the number of minicamps a club may hold for rookie players. No minicamp may exceed three days in length, plus one day for physical examinations. There are additional limitations (e.g., rookie players cannot work out in the city of their professional team if the player's academic school year is still in progress). In addition, the club provides housing at minicamps for players arriving from out of town. There is no contact work (e.g., "live" blocking, tackling, pass rushing, bump-and-run) or use of pads (helmets permitted) at minicamps.

PRESEASON TRAINING CAMP (Football)

Expenses: Clubs will reimburse all players under contract for reasonable traveling expenses incurred in reaching training camp from the players' residences, upon submission of vouchers. There will be no deductions by clubs for these payments. Players who are released by a club will be reimbursed for their return trips to their residences, upon submission of vouchers.

Rookie per diem: A rookie player will receive "per diem" payments at the rate of $500 per week in the 1993-94 league years, $550 per week in the 1995 league year, $600 per week in the 1996 league year, $650 per week in the 1997 league year, and $675 per week in the 1998-99 league years, beginning with the first day of preseason training camp and ending one week before the club's first regular-season game.

Room and board: All players will receive room and board during the preseason training camp, and housing between training camp and the Tuesday before their club's first regular-season game for those players who have not yet established residence in the team city.

CHAPTER FIVE

Planning For a Financial Future

WHY PLAN?

You have heard the saying "those who fail to plan, plan to fail." This applies to you as a prospective professional athlete. How much money have you managed in your lifetime? Does being a big league player make you a big league money manager? Probably not. Numerous athletes have learned the hard way and have little or no financial resources after their professional careers have ended. With the average professional career lasting just a few years, what will you have to show financially when you leave the game either by injury, diminished skill or choice? A big salary will not last a lifetime.

WHAT ARE YOUR FINANCIAL GOALS?

You have set goals in your athletics and academic careers. You have made plans for achieving those goals and following through on them. You have trained to have the opportunity to play professionally and now you must train to be financially strong. Ultimately, you are responsible for making decisions about your financial success.

HOW SHOULD YOU BEGIN?

First, identify all of your current financial needs (e.g., housing, automobile, insurance, utilities, entertainment, clothing, furniture, appliances, vacations). Then, prepare a list of current assets and liabilities (balance sheet).

PERSONAL BALANCE SHEET

(sample)

Assets

- Liquid (cash, checking, money market and savings accounts)
- Marketable investments (stocks, bonds, mutual funds, certificates of deposit)
- Nonmarketable investments (business, real estate, pension, retirement)
- Home
- Personal (auto, furniture, appliances, jewelry)
- Total assets

Liabilities

- Current (credit cards, charge accounts, short-term loans, taxes)
- Long-term (mortgages, auto loans)
- Total liabilities

The difference between the assets and the liabilities will tell you how much you are worth or how much you are in debt. Now is the time to determine your personal financial objectives.

The financial objective of many people is to accumulate capital. Capital can be used for investments, various family purposes, retirement needs or emergencies. The most common way to accumulate it is to regularly save a fixed amount or a percentage of your earnings. If you received a contract today paying $1 million per year, would you view it as $1 million to spend or a $1 million return of capital based on your athletics ability?

Further, how much income tax will you pay on the $1 million? How much of it should you save in case of an early retirement? What provisions should you make in the event you suffer a career-ending injury? How much life insurance should you purchase to protect your family should you have a fatal accident? Should you start building a nest egg for your children's education?

Once you answer these questions, develop a current operating budget consistent with your long-term goals and specific needs that outlines your monthly income, expenses, savings and investments.

PERSONAL BUDGET
(sample)

INCOME	EXPENSES/SAVINGS
Salary	Living expenses (food, clothing, gas, vacation, furniture)
Investment Income	Loan and interest repayments
Bonuses	House payments
Other	Insurance (health, auto, homeowners/renters, disability and life)
	Charitable contributions
	Savings and investments
	Taxes (federal and state income, social security, real estate)
TOTAL INCOME (equals)	TOTAL EXPENSES/SAVINGS

HOW SHOULD YOU INVEST YOUR MONEY?
Your investments should closely mirror the financial objectives you have set. A basic investment strategy is to earn the maximum possible rate of return on the funds you have available to invest, consistent with the risks you are willing to take. It is important to understand that the higher potential for reward normally involves a greater risk. The safer the risk, the more likely you will not only keep your original investment, but watch it steadily grow. Diversifying (dividing among different types) your investments is another means for protecting your investment portfolio and building a strong financial foundation. Listed below are some common types of investment instruments:

Savings Account: A savings account is a safe and liquid investment account offered by a bank or savings and loan institution that has a steady, but usually low, rate of return.

Certificate of Deposit: A certificate of deposit is an interest-bearing time deposit (low risk) available with varying amounts and maturity dates and sold by banks or savings and loan institutions.

Treasury Bills: A treasury bill is a government obligation issued to a purchaser on a discount basis that is redeemable by the purchaser for face value at maturity (e.g., redeemable face value $10,000, initial purchase at discount of $9,000).

Stock: A stock is an ownership share in a corporation. Stockholders bear the burden of the risks in a business enterprise and also receive a significant share of any profits.

Bond: A bond is a promise to repay principal at a specific maturity date along with periodic payments of interest at stated rates.

Mutual Funds: A mutual fund is a group of investments that is owned collectively by numerous individual investors pooling their investment dollars in pursuit of a particular financial objective. By combining their investment dollars, investors have the opportunity to participate in a diversification of investments to a degree they could not enjoy on their own.

Annuities: An annuity is a contract between an individual and an insurance company whereby the individual pays the company a specified sum in exchange for the company's promise to make a series of payments to the individual as long as he or she is living.

Various investment options exist for building tax-sheltered retirement accounts. Please consult with a qualified financial advisor or accountant for what alternatives are best suited for you.

TIP: A variety of financial proposals may be presented to you by people promising to make big money for you. Many of these "can't miss" deals will likely involve real estate or a business venture. Unless the deal has a proven and verifiable financial history, the best advice is to keep your money safe and secure.

WHAT COMMON FINANCIAL TIPS CAN ASSIST YOUR DECISION-MAKING?

- Do not borrow money for buying depreciating assets (cars, clothes). They lose monetary value each year.
- Let your money work for you; take advantage of compounding interest. Invest early and regularly to benefit from the time value of money.
- Pay off credit cards each month.
- You must pay Federal, state, city and social security taxes.
- Determine the value of all contract dollars in terms of today's dollars. Money received today and invested may be worth more than receiving deferred contract money a few years later.
- Invest in the stock market only what you can afford to lose and in amounts that do not need to be immediately available.

Please consult a qualified financial advisor, accountant or business professor for further explanation.

WHO SHOULD HELP WITH YOUR FINANCES?

The best way to protect yourself is to know the basics of money management. Experts in the field of finance, taxes, investments and law have spent years studying and learning how to achieve financial objectives. If you have the opportunity, enroll in a course where you learn the basics of finance or money management. Your institution's professional sports counseling panel or your athletics director can give you ideas on experts who can help you. It is better to ask for sound advice in advance than to try to correct mistakes. A dishonest or incompetent advisor/agent can destroy you financially.

If you decide to hire someone in the role of financial advisor or sports agent, there are several considerations to keep in mind.

1) All agreements between you and the advisor/agent should be in writing. Before you sign an agreement, have an independent attorney review it to make sure it says what it is supposed to say (e.g., the amount and method for paying for the advisor/agent's professional services should be clear and specific).

2) Make sure the advisor/agent documents and explains his or her financial management and investment philosophies and strategies.

3) Make sure the advisor/agent agrees to an annual independent audit of your financial dealings.

4) Require the advisor/agent to provide regular and written status reports on your finances.

5) Require the advisor/agent to provide proof of coverage for fidelity insurance or bonding to protect you in the event of theft by the advisor/agent.

6) Do not grant to the advisor/agent the power of attorney to act on your behalf as a convenience for you.

7) Make it a contractual obligation of the advisor/agent to promptly inform you in writing of any potential or actual conflicts of interest as your representative.

8) Make sure the advisor/agent agrees to provide you full access to any financial records in his or her custody and make sure that the advisor/agent is available at all times and is committed to your best interests.

WHAT OTHER INCOME OPPORTUNITIES EXIST FOR PROFESSIONAL ATHLETES?

You may generate additional sources of income as a professional athlete in endorsements or licensing opportunities. An athlete with a marketable personality should develop carefully considered long-term plans for capitalizing on available income opportunities that fit his/her personality and the image he/she wants to project. Athletes may wish to retain an advisor/agent who specializes in negotiating endorsements and who can assist in evaluating the quality of the product and the sponsoring company. Before selecting this person, find out if he/she has prepared a particular marketing plan for you, and whether it is for the long-term. It is important to know if the advisor/agent has had previous success with other athletes. Usually an advisor/agent will pursue endorsement opportunities for a specified percentage (20-25 percent) of the amount you are to receive.

Generally, the best endorsement opportunities go to athletes in individual sports (e.g., golf, tennis), inasmuch as they have greater potential for a world-wide following. Most of their contracts are with equipment and clothing manufacturers. Team-sport (e.g., football, basketball) athletes are outfitted in uniforms by their teams so clothing endorsements (except for shoes) are less common. Athletes who develop positive relations with the media and participate in community activities lay a foundation for continuing future endorsements as well as employment opportunities once their athletics careers end.

WHEN SHOULD YOU BEGIN TO PLAN FOR LIFE AFTER YOUR PROFESSIONAL SPORTS CAREER?

Today! Most of your working years will not be spent as a professional athlete. The best

move you can make is to finish your college education. People with college degrees have more choices and opportunities. Do not put the degree off until later. Those who wait rarely finish. A study by a professional players' association shows, with few exceptions, that athletes with degrees have longer playing careers and earn greater salaries. For those who have not earned their degrees at the time they become professional athletes, the professional players' associations in some sports have information about degree-completion programs available during the off seasons.

Use your status as a professional athlete to cultivate relationships in your professional team's community or where you live. Getting sincerely involved in charitable activities and public service develops a positive public personality that may open employment opportunities for you after your playing days are over. If you handle your finances wisely, you may have opportunities to start a business during your playing career. Carefully and thoroughly research and investigate potential ventures and discuss the pros and cons with bankers, certified public accountants, lawyers and other competent advisors who know the particular industry. Running your own business is hard work and very time consuming. You cannot exp erely investing money in it and then letting it operate without your personal involvement.

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CHAPTER SIX

Professional Sports Opportunities

(Information is subject to change.)

BASEBALL

Major League Baseball

Number of teams:
28

Season:
April through October

Number of contests:
162 per team (regular season)

Salary range:
Average salary in 1993: $1,076,089
Minimum salary in 1993: $109,000

Roster limits:
A team may have 40 players at one time under a major league contract. Roster limit of 25 between opening of season and September 1. Rosters expand to 40 between September 1 and the end of the season.

Professional draft:
Annual draft held in early June. There is no limitation on the number of draft rounds. The draft is considered to be over when all teams "pass" in that particular round. Players are eligible to be drafted when they 1) have completed high school, 2) have completed a year at a two-year college, 3) have completed their junior year at a four-year school, or 4) have completed their college eligibility. A team has until the first day of classes to sign a drafted player with remaining college eligibility.

Additional notes:
A new collective bargaining agreement to be considered in 1994 will bring some changes.

For more information, contact:
Major League Baseball or
Major League Baseball Players Association

(see directory in Appendix A)

Minor League Baseball

Number of teams:
Approximately 170 (Rookie leagues to AAA)

Season:
Varies depending on the level of play.
Short season — late June to late August
Full season — mid-April through Labor Day.

Number of contests:
60-78 for short-season leagues
140-150 for full-season leagues

Roster limits:
30 for rookie leagues
25 for A
23 for AA/AAA

Professional draft:
Same as major league draft.

Salary considerations:
$850/month maximum in the first year.
Athletes can negotiate other items, such as signing bonus, college scholarship program.

Additional notes:
Standard player contract requires most athletes to sign with a particular club for seven years.

75 percent of those on major league rosters were drafted in the first six rounds of the annual draft.

For more information, contact:
National Association of Professional Baseball Leagues

(see directory in Appendix A)

BASKETBALL

National Basketball Association

Number of teams:
28

Season:
October through June (including playoffs)

Number of contests:
81 per team (regular season)

Salary range:
Average: $1,388,000 in 1993
Minimum: $150,000; for those drafted in the first round, $200,000.

Roster limits:
13 per team

Professional draft:
Late June (consisted of two rounds in 1993). Underclassmen must declare in writing to the NBA to be eligible for the draft.

Additional notes:
New collective bargaining agreement will be developed for 1994-95 season. Salary considerations and professional draft rules may change.

New expansion teams in 1996 will provide more opportunities.

For more information, contact:
National Basketball Association or
National Basketball Players Association

(see directory in Appendix A)

Continental Basketball Association

Number of teams:
16

Season:
November through May

Number of contests:
56 per team

Salary range:
Team salary cap of $130,000 for 1992-93 season has been eliminated. No minimum salary.

Roster limits:
10 on active roster.

Professional draft:
Seven rounds held annually in August. Anyone eligible for the NBA draft also is eligible for the CBA draft. (This may change for the 1994 draft. A separate declaration may be required.)

Additional notes:
Expansion likely to occur in a few years. Agreement with the NBA makes it easier for players to be acquired by an NBA team.

For more information, contact:
Continental Basketball Association

(see directory in Appendix A)

Women's Professional Basketball

Location:
The three major leagues are in Italy, France and Spain. Americans also compete in countries such as Sweden, Switzerland, Portugal, Hungary, Brazil, Chile and Turkey.

Number of teams:
Italy: 16 teams (two foreign players per team).

France: Top two divisions in France allow foreign players.

Division 1A — 12 teams (two foreign players per team only)

Division 1B — 12 teams (one foreign player per team only)

Spain: 14 teams (two foreign players per team only)

Professional drafts:
None conducted; the most marketable players are those over 6'2", those who have been selected as Kodak All-Americans and those who have competed on a U.S. national team.

Salary considerations:
Wide variation depending on country and playing ability. Generally, salaries average between $1,000 and $12,000 per month.

Additional notes:
Americans compete for "foreign spots" with other foreigners.

Market has declined recently with the

closing of the Japanese leagues and the influx of Eastern Europeans.

Agents should be able to negotiate contracts in several languages and understand cultural differences from country to country.

For more information, contact:
USA Basketball or
Women's Basketball Coaches Association

(see directory in Appendix A)

FOOTBALL
National Football League

Number of teams:
28

Season:
September through January

Number of contests:
16 per team (regular season)

Salary range:
Average salary for 1993-94 season: $640,000. Minimum salary of $100,000 for players on active roster.

Roster limits:
45 plus a quarterback active for a contest, six players inactive for each contest, five on a practice squad.

Professional draft:
Basic rule: only college players who have completed their eligibility may be drafted. Also, any player three seasons removed from high school with unused college eligibility may make himself eligible for the regular draft by completing a form and sending it to the National Football League before a specified date in early January. Draft consists of eight rounds and is held in late April each year.

From 1990-1993, three out of four underclassmen who declared for the draft were not selected in the first round.

Additional notes:
The National Football League will add two teams for the 1995 season. A study of 1990 starters found that those players with college degrees made 31% more salary per year and had careers lasting an average of 2.5 years longer than those starters without degrees.

For more information, contact:
National Football League or
National Football League Players Association

(see directory in Appendix A)

Canadian Football League

Number of teams:
Nine for 1993; 10 or more for 1994

Season:
June through November

Number of contests:
18 per team (regular season)

Salary range:
$26,000 for rookies (Canadian dollars are paid for teams in Canada, U.S. dollars for teams in the United States). Each team is allowed one "franchise" player for which it may pay more than the league mandated maximum salary.

Minimum salaries:
Rookies: $26,000
2nd year: $32,000
3rd year: $38,000

1992 Average Salary: $60,521
1992 Quarterback Average: $123,000
1992 Safety Average: $41,700

Roster limits:
37 (teams in Canada are allowed a maximum of 17 players from the United States)

Professional draft:
Eight-round draft held annually in late February.

Additional notes:
More expansion into the United States is expected.

For more information, contact:
Canadian Football League or
Canadian Football League Players Association

(see directory in Appendix A)

GOLF
Ladies Professional Golf Association

Season:
January through October (approximately 40 events per year)

Qualifying Dates:
Sectionals in August and September, finals in October

Fee: $1,000 for sectional qualifying; $1,000 for final qualifying

Sectional Qualifying:
72 holes (the low 30 scores plus ties make the cut for final qualifying).

Final Qualifying:
72 holes (qualifying positions available depend on the number achieving exempt status on the LPGA tour).

Eligibility:
Contact the LPGA office in April or May to request an application. Entries are open to a) professional golfers who were born female, or b) amateur golfers who were born female and have a 3 or less handicap.

Prize money:
Varies from tournament to tournament

1993 year-end earnings:

1.	Betsy King	$595,992
10.	Trish Johnson	$331,745
50.	Chris Johnson	$111,027
100.	Martha Faulconer	$38,421
125.	Debbie Massey	$20,985

Additional notes:
The number of qualifying positions available varies each year.

For more information, contact:
Ladies Professional Golf Association

(see directory in Appendix A)

Professional Golfers' Association

Season:
January through October (44 events in 1993)

Eligibility for tournament play:
a) Top 125 from previous year's money list.

b) Qualifying school: approximately 1,300 players compete in first and second qualifying stage tournaments (72 holes each) to reduce field to approximately 180 for final qualifying.

c) Six rounds are played (108 holes) — top 35 plus ties qualify for PGA team play that year.

Entry fees:
First qualifying stage $3,000
Second qualifying stage $2,750
Final qualifying stage $2,500

Starting fields:
Normally 156 (field reduced to the 70 lowest scores after 36 holes)

Prize money:
Varies from tournament to tournament. First prize is normally 18 percent of total prize.

1993 year-end earnings

1.	Nick Price	$1,478,557
10.	Fred Couples	$796,579
50.	Craig Parry	$323,068
100.	Ted Schultz	$164,260
150.	Jodie Mudd	$89,366
200.	Bradley Hughes	$28,125

Additional notes:
Eligibility rules for tour qualifying can change from year to year.

For more information, contact:
Professional Golf Association

(see directory in Appendix A)

Nike Tour

Eligibility for tournament play:
a) Winner of Nike Tour events in the last calendar year or during the current calendar year.

b) The next 70 finishers from PGA Tour (regular tour) Qualifying Tournament after the top 35 who qualify for the PGA Tour.

c) A minimum of 14 low scorers at open qualifying for each event.

Starting fields:
132 players

Season:
February through October (29 tournaments in 1993)

Dues and fees:
Annual dues $100
Entry fees $250 per event

Prize money:
Varies from tournament to tournament

1993 year-end earnings:

1.	Sean Murphy	$166,293
10.	Curt Byrum	$88,757
50.	J. P. Hayes	$36,539
100.	Mike Blewitt	$11,552

Additional notes:
Top 10 money winners earn exempt status on the PGA Tour the following year.

Money winners 11 through 25 are exempted into the finals of the National Qualifying Tournament, and exempt for the following year on the Nike Tour.

For more information, contact:
Professional Golf Association

(see directory in Appendix A)

ICE HOCKEY

National Hockey League

Number of teams:
26

Season:
October through April

Number of contests:
84 per team (regular season)

Salary range:
Average for 1993-94 approximately $515,000

Roster limits:
18 plus two goalkeepers

Professional draft:
11 rounds in early June each year. Any amateur who will be 18 years old by September 15 is eligible. If the drafting team offers a contract within one year, the player remains the property of that team for two years. If a drafted player enrolls in college rather than signing a contract, he remains the property of that team for 180 days after he graduates or leaves school. After age 20, all undrafted amateurs (except Europeans) become free agents.

Additional notes:
Possible expansion to 28 teams.

For more information, contact:
National Hockey League or
National Hockey League Players Association

(see directory in Appendix A)

Minor League

Number of teams:
Approximately 66
(Rookie league to "AAA" level)

American Hockey League:
16 teams "AAA"
International Hockey League:
13 teams "AAA"
East Coast Hockey League:
19 teams "AAA"
Colonial Hockey League:
8 teams "AA"
Central Hockey League:
6 teams "AA"

Season:
Most leagues operate from October through March.

Number of contests:
Most leagues play between 60 and 82 contests.

Salary considerations:
AHL average: Approximately $35,000 per year
IHL average: Approximately $40,000 per year
ECHL: Each team has a salary cap of $5,400 per week
Colonial: Each team has a salary cap of

$8,400 (Canada); $7,000 (U.S.) per week
Central: Each team has a salary cap of $5,000 per week

Player acquisition:
Some players in the IHL or AHL may be on NHL contracts through the "parent club." Most players are signed as free agents through recruiting efforts of scouts.

Roster limits:
AHL: 22

IHL: No limitation, but most clubs operate with a 20-23 man roster.

ECHL: 18

Colonial: 18

Central: 17

Additional notes:
Most leagues will be expanding for the 1994-95 season, which will create additional playing opportunities.

For more information, contact:
American Hockey League
International Hockey League
East Coast Hockey League
Colonial Hockey League
Central Hockey League

(see directory in Appendix A)

SOCCER
National Professional Soccer League

Number of teams:
12

Season:
Late October through April

Number of contests:
40 per team

Salary range:
$500 - $4,000 per month

Roster limits:
16 (14 must be U.S. citizens, additional two must have impending citizen status)

Professional draft:
Four rounds, annually in December. Underclassmen must petition league office in order to be drafted. Any player doing so jeopardizes college eligibility.

Additional notes:
Indoor soccer league dedicated to American players (more than 88% are American citizens)

For more information, contact:
National Professional Soccer League

(see directory in Appendix A)

Continental Indoor Soccer League

Number of teams:
15 for the 1994 season

Season:
June through September

Number of contests:
28 per team

Salary range:
Top two players each: $3,500/month
Next five players each: $3,000/month
Next four players each: $2,000/month
Next three players: $ 1,000/month
One designee extra: $500/month
Next six players: per-game basis

Roster limits:
20

Professional draft:
Annually in April; likely will consist of seven rounds in 1994. All prospective draftees, including underclassmen, must register for the draft in writing.

Additional notes:
Indoor league: Ten of the 15 clubs are owned by either NBA or NHL franchises.

For more information, contact:
Continental Indoor Soccer League

(see directory in Appendix A)

TENNIS
ATP Tour (Men)

Basic Information:

Tournament Category	No. of Events in 1993	Prize Money Range	Average Cutoff Main Draw	Average Cutoff Qualifying
Grand Slams	4	$3,486,939 to $2,409,105	119	531
ATP Tour Championships (Singles, Doubles and Team)	3	$2,750,000 to $1,200,000	95	746
ATP Tour Championship	21	$2,125,000 to $500,000	95	746
ATP Tour World Series Tournament	62	$1,085,000 to $157,500	121	783
ATP Tour Challenger Series Tournaments	100	$125,000 to $25,000	254	891
Satellite Circuits	77	$75,000 to $25,000	701	N/A

Career Length:

The average career span is approximately four years. Less than 50 percent of players can maintain a top 150 ranking for five years.

Earnings Information:

1992 Year-end ATP tour earnings:

1.	Stefan Edberg	$2,341,804
10.	Michael Stich	$777,411
50.	Kelly Jones	$269,993
100.	Franco Davin	$156,723
150.	Byron Talbot	$105,141
200.	Vojtech Flegl	$63,061
250.	Massimo Valeri	$37,494

Entry Information:

Players gain acceptance into the main draw of a sanctioned men's professional tennis tournament in the following ways:

1. Direct acceptance based on IBM/ATP Tour ranking at time of entry
2. Wild card
3. Qualifying

   All sanctioned tournaments have a qualifying competition, of at least the same draw size as the main draw, before the event. There is one qualifying spot for each eight spots in the main draw.
4. Special exempt

For more information, contact:

Association of Tennis Professionals

(see directory in Appendix A)

For detailed information on Satellite Circuit schedules and entry, contact the appropriate International Tennis Federation office (in United States: United States Tennis Association; International: International Tennis Federation – see directory in Appendix A).

WTA Tour (Women)

Season:

January through mid-November
62 events in 1994.

Basic Information:

Tournament Category	Number of Events	Prize Money
Grand Slams	4	To be announced
Virginia Slims Champions	1	$3,710,000
Lipton Champions	1	$1,000,000
Tier I	7	$750,000
Tier II	19	$400,000
Tier III	12	$150,000
Tier IV	no restriction	$100,000
ITF Futures	varies	Ranges from $5,000
Circuit Events	varies	
Challenger		$25,000-$50,000
Satellite		$10,000
Developmental		$5,000

1993 Year-end earnings

1.	Steffi Graff	$2,821,337
10.	Mary Joe Fernandez	$611,681
50.	Ros Nideffer	$132,815
100.	Robin White	$71,705
150.	Joanette Kruger	$42,301

Eligibility for Membership in WTA:

Full membership: Must have earnings in excess of $35,000 one or more previous years.

Associate membership: Must have earnings in excess of $500 in one or more of the previous two years.

Tournament Entry Information:

1. Player's world computer ranking.
2. Wild card (determined by tournament director).
3. Qualifying list.
4. Alternate list.

Any player not accepted into a tournament who is not a WTA member will be charged a $75 administrative fee.

For more information, contact:

Women's Tennis Association

(see directory in Appendix A)

APPENDIX A

Directory Of Professional Sports Organizations

BASEBALL

Leagues

Major League Baseball
Office of the Commissioner
350 Park Avenue, 17th Floor
New York, New York 10022
212/339-7800

National Association of Professional Baseball Leagues
(minor league baseball)
P.O. Box A
St. Petersburg, Florida 33731
813/822-6937

Players' Association

Major League Baseball Players Association
12 East 49th Street
New York, New York 10017
212/826-0808

BASKETBALL

Leagues

Continental Basketball Association
425 South Cherry Street
Suite 230
Denver, Colorado 80222
303/331-0404

National Basketball Association
Olympic Tower, 645 Fifth Avenue
New York, New York 10022
212/826-7000

Organizations

USA Basketball
5465 Mark Dabling Boulevard
Colorado Springs, Colorado 80918-3842
719/590-4800

Women's Basketball Coaches Association
4646 B Lawrenceville Highway
Lilburn, Georgia 30247
404/279-8027

Players' Association

National Basketball Players Association
1775 Broadway, Suite 2401
New York, New York 10019
212/333-7510

FOOTBALL

Leagues

Arena Football
2200 East Devon Avenue, Suite 247
Des Plaines, Illinois 60018
708/390-7400
708/297-0998

Canadian Football League
110 Eglinton Avenue, West, 5th Floor
Toronto, Ontario, Canada M4R 1A3
416/322-9650

National Football League
410 Park Avenue
New York, New York 10022
212/758-1500

Players' Associations

Canadian Football League Players Association
1686 Albert Street
Regina, Saskatchewan, Canada S4P 2S6
306/525-2158

National Football League Players Association
2021 L Street N.W.
Washington, D.C. 20036
202/463-2200

GOLF

Ladies Professional Golf Association
2570 West International Speedway Blvd.
Suite B
Daytona Beach, Florida 32114
904/254-8800

Professional Golfers' Association Tour
112 TPC Boulevard, Sawgrass
Ponte Vedra Beach, Florida 32082
904/285-3700
Professional Golfers' Association of America
100 Avenue of the Champions
P.O. Box 109601
Palm Beach, Florida 33410-9601
407/624-8400

Ice Hockey

League

National Hockey League
650 Fifth Avenue, 33rd Floor
New York, New York 10019
212/398-1100
and
1800 McGill College Avenue, Suite 2600
Montreal, Quebec, Canada H3A 3J6
514/288-9220
American Hockey League
425 Union Street
West Springfield, Massachusetts 01089
413/781-2030
Central Hockey League
5840 South Memorial Drive, Suite 302
Tulsa, Oklahoma 74145
918/664-8881
Colonial Hockey League
P.O. Box 45
Copetown, Ontario L0R 1J0
905/627-2096
East Coast Hockey League
AA 520, Mart Office Building
800 Briar Creek Road
Charlotte, North Carolina 28205
704/358-3658
International Hockey League
3850 Priorty Way, Suite 100
Indianapolis, Indiana 46240
317/573-3888

Players' Association

National Hockey League Players Association
1 Dundas Street, W., Suite 2300
Toronto, Ontario, Canada M5G 1Z3
416/408-4040

Soccer

Continental Indoor Soccer League
16027 Venture Boulevard, Suite 605
Encino, California 91436
818/906-7627
National Professional Soccer League
229 3rd Street, N.W.
Canton, Ohio 44702
216/455-4625
United States Soccer
1811 Prairie Street
Chicago, Illinois 60616
312/989-8193

Tennis

Association of Tennis Professionals
200 ATP Tour Boulevard
Ponte Vedra Beach, Florida 32082
904/285-8000
International Tennis Foundation
Palliser Road
Barons Court
London, W149EN
England
44-71/381-8060
U.S. Professional Tennis Association
One USPTA Centre
3535 Briarpark Drive
Houston, Texas 77042
713/97U-SPTA
U.S. Tennis Association
70 West Red Oak Lane
White Plains, New York 10604
914/696-7000
Women's Tennis Association
133 First Street, N.E.
St. Petersburg, Florida 33701
813/895-5000

Track and Field

USA Track and Field
One Hoosier Dome
Indianapolis, Indiana 46225
317/261-0500

Other

National Collegiate Athletic Association
6201 College Boulevard
Overland Park, Kansas 66211-2422
913/339-1906

Football All-Star Games

East-West Shrine Football Classic
Contact: Mr. Donald W. Johnson,
Executive Director
1651 19th Avenue
San Francisco, California 94122-3499
415/661-4000
Fax: 415/681-4622

Blue-Gray All-Star Classic
Contact: Mr. Charles W. Jones,
Executive Director
Montgomery Lions Club
771 South Lawrence Street, Suite 106
Montgomery, Alabama 36104
205/265-1266
Fax: 205/265-5944

Hula Bowl
Contact: University of Hawaii
Foundation
2444 Dole Street, Bachman Hall 101
Honolulu, Hawaii 96822
808/956-4852

Senior Bowl
Contact: Steve Hale,
Executive Director
63 South Royal Street, Suite 406
Mobile, Alabama 36602
205/438-2276

APPENDIX B

Professional Leagues Drug-Testing Policies

The following is an overview of the drug-testing policies of Major League Baseball, the National Basketball Association and the National Football League. For more detailed information on the policies, contact the players' associations for the respective sports.

Major League Baseball

Each major league club has established an employee assistance program (EAP) for its major and minor league players and personnel. The club is required to provide basic educational information to players about the dangers of drug abuse. The EAP has been established to provide confidential, independent and expert counseling and, if needed, rehabilitative assistance.

What substances are prohibited?

Samples will be tested for cocaine, marijuana, amphetamines, opiates and phencyclidine (PCP). Other drugs may be added to this list if necessary and with prior notice.

Who is tested?

Major league players are not subject to unannounced testing for illegal drugs. However, major league players who have admitted to illegal drug use, or who have been detected using illegal drugs, may be subject to mandatory testing for the remainder of the player's career.

All minor league players are subject to unannounced testing for illegal drug use. All amateur entry level players, whether or not selected in the June draft, will be tested for illegal drug use.

How often are athletes tested?

Samples will be taken no more than four times per season (between March and October) for any individual covered by the program.

What if an athlete violates the drug policy?

An initial positive test result, the admission of drug use or the identification of drug use through other means will not immediately result in discipline for the player other than being required to participate in baseball's testing program. The individual will be given the opportunity to enter EAP and participate in any recommended treatment or rehabilitation program.

What if an athlete fails or refuses to take the test?

Refusal to take a test, a failure to appear for a test when scheduled, or a deliberate attempt to evade a test or to alter a test will subject the individual to disciplinary procedures.

National Basketball Association

What substances are prohibited?

Cocaine
Heroin

Who is tested?

Any player that either the NBA or the players' association has information on that gives reasonable cause to believe that the player has been engaged in the use, possession or distribution of a prohibited substance.

Any player who publicly acknowledges the use, possession or distribution of a prohibited substance, but does not come forward voluntarily.

Beginning with the opening of regular training camp, all players who have not previously played in an NBA regular season game.

How often are athletes tested?

Any time during the regular season or training camp at the discretion of the NBA, without prior notice to the player.

What if an athlete violates the drug policy?

Any player who has produced a positive result or has been deemed to have produced a positive result shall immediately be suspended, without pay, and the player's contract shall be rendered null and void.

Any player who has been convicted of or who has pled guilty to a crime involving the use, possession or distribution of any of the league's prohibited substances or has been found to have used, possessed or distributed any of the prohibited substances, shall, without exception, be dismissed immediately and permanently disqualified from any further association with the NBA or any of its teams, and the player's contract shall be rendered null and void.

What if an athlete refuses to take a drug test?

Any player refusing to submit to a testing procedure shall be deemed to have produced a positive result and shall suffer the penalties outlined by the league.

Where can an athlete get help for a substance abuse problem?

Any player who comes forward voluntarily to seek treatment of a problem involving the use of drugs will be provided appropriate counseling and medical assistance at the expense of the club.

How can an athlete appeal?

After a period of at least one year from the time of a player's suspension, the player may apply for reinstatement as a player in the NBA. However, the player shall have no right to reinstatement under any circumstances and the reinstatement shall be granted only with the prior approval of both the commissioner and the players' association.

National Football League

What substances are prohibited?

Amphetamines and related substances, cocaine, marijuana, heroin, opiates and phencyclidine (PCP). The abuse of alcohol and prescription drugs also is prohibited.

Who is tested?

All players in preseason or when they report.

Players subject to "reasonable cause" testing as medically determined, in-season and off-season.

What is "reasonable cause?"

"Reasonable cause" includes prior established drug use, prior substance abuse treatment, drug or alcohol-related involvement with the criminal justice system, or other medical or behavioral evidence of substance abuse.

Where can you get help for a drug or alcohol problem?

Any player may contact the NFL's drug advisor for confidential help. If a player has not previously sought help from the advisor, he will not be disciplined and the treatment will be confidential.

What if an athlete violates the drug policy?

First positive test — notice, evaluation and treatment as directed by physicians.

Second positive test — removal from active roster for six games without pay with treatment as directed by physicians.

Third positive test — banned from further NFL play for at least one year; may then petition the commissioner for reinstatement.

Drug-related misconduct other than positive tests also brings disciplinary action.

How is alcohol treated under the policy?

Players with established alcohol-related misconduct, such as driving while intoxicated, will have their cases individually reviewed by the commissioner, who may impose a fine or suspend the player.

What if the athlete fails or refuses to take a test?

Failure or refusal to take a preseason or "reasonable cause" test is equivalent to a positive test and may result in disciplinary action by the commissioner.

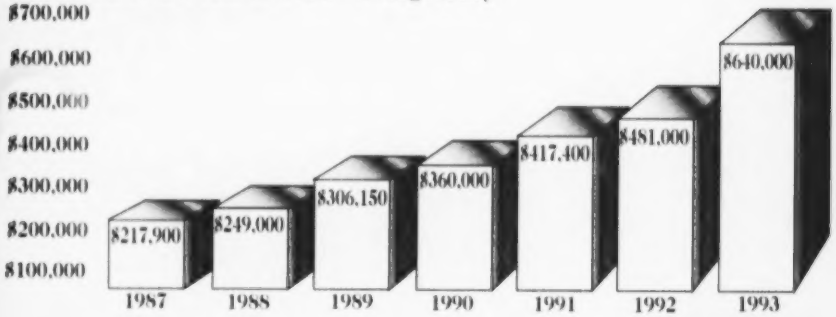
How can the athlete appeal?

Players may appeal test results and/or disciplinary action to the commissioner. The player will receive a hearing and may be represented by counsel.

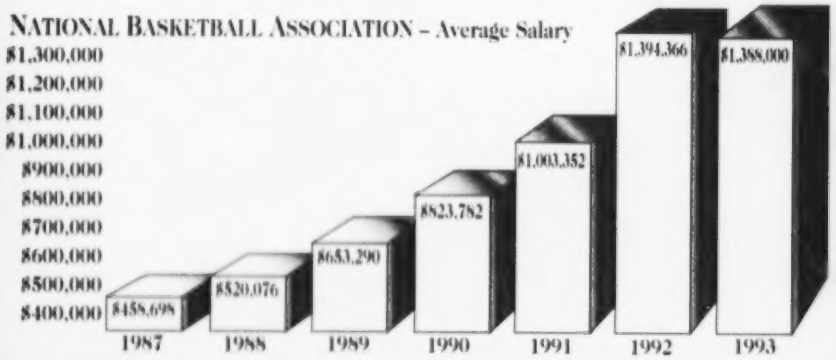
APPENDIX C

Professional League Salary Information

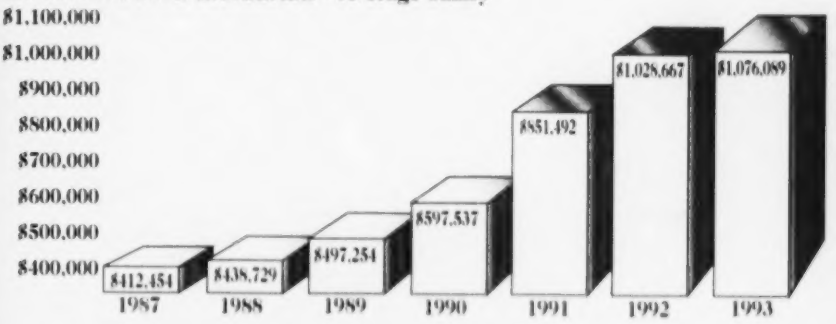
NATIONAL FOOTBALL LEAGUE – Average Salary



NATIONAL BASKETBALL ASSOCIATION – Average Salary



MAJOR LEAGUE BASEBALL – Average Salary



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